

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
David Mark Mobley
Brenda Sue Mobley
Debtors

Case No. 17-03557-HWV
Chapter 13

District/off: 0314-1
Date Rcvd: Sep 21, 2022

User: AutoDocke
Form ID: 3180W

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Total Noticed: 44

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

CERTIFICATE OF NOTICE

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 23, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ David Mark Mobley, Brenda Sue Mobley, 938 Yellow Hill Road, Biglerville, PA 17307-9581
cr	+ PENNYMAC LOAN SERVICES, LLC, C/O POWERS KIRN, LLC PENNSYLVANIA OFFICE, 8 NESHAMINY INTERPLEX DRIVE SUITE 215, TREVOSE, PA 19053-6980
4962343	++ CAINE & WEINER COMPANY, 12005 FORD ROAD 300, DALLAS TX 75234-7262 address filed with court:, Caine & Weiner, Attn: Bankruptcy, 21210 Erwin St, Woodland Hills, CA 91367
4962357	First Bank-Overstock, PO Box 3331, Omaha, NE 68103-0331
5381938	+ PennyMac Loan Services, LLC, c/o McCabe, Weisberg & Conway, LLC, Suite 1400, 123 South Broad Street, Philadelphia, PA 19109-1060

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
5005674	+ EDI: RECOVERYCORP.COM	Sep 21 2022 22:38:00	Bureaus Investment Group Portfolio No 15 LLC, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
4996072	+ Email/Text: ECMBKMail@Caliberhomeloans.com	Sep 21 2022 18:32:00	CALIBER HOME LOANS, INC., PO Box 24330, Oklahoma City OK 73124-0330
4978471	+ EDI: BASSASSOC.COM	Sep 21 2022 22:38:00	CAVALRY SPV I, LLC, Bass & Associates, P.C., 3936 E. Ft. Lowell Road, Suite #200, Tucson, AZ 85712-1083
4962344	+ Email/Text: ECMBKMail@Caliberhomeloans.com	Sep 21 2022 18:32:00	Caliber Home Loans, In, Po Box 24610, Oklahoma City, OK 73124-0610
4962345	+ EDI: CAPITALONE.COM	Sep 21 2022 22:38:00	Cap1/dbarn, Capital One Retail Srvs/Attn: Bankruptcy, Po Box 30258, Salt Lake City, UT 84130-0258
4962348	+ EDI: CAPITALONE.COM	Sep 21 2022 22:38:00	Capital One, Attn: Bankruptcy, Po Box 30253, Salt Lake City, UT 84130-0253
4962346	+ EDI: CAPITALONE.COM	Sep 21 2022 22:38:00	Capital One, Attn: General Correspondence/Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
4990896	Email/PDF: bncnotices@becket-lee.com	Sep 21 2022 18:40:32	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
4962352	+ EDI: CITICORP.COM	Sep 21 2022 22:38:00	Citibank/The Home Depot, Citicorp Cr Srvs/Centralized Bankruptcy, Po Box 790040, S Louis, MO 63179-0040
4962353	+ EDI: WFNNB.COM	Sep 21 2022 22:38:00	Comenity Bank/Lane Bryant, Po Box 182125, Columbus, OH 43218-2125
4962354	+ EDI: WFNNB.COM	Sep 21 2022 22:38:00	Comenity Bank/Maurices, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125

4962355	+ EDI: WFNNB.COM	Sep 21 2022 22:38:00	Comenitycapital/boscov, Comenitry Bank, Po Box 182125, Columbus, OH 43218-2125
4962356	+ Email/PDF: creditonebknotifications@resurgent.com	Sep 21 2022 18:40:25	Credit One Bank Na, Po Box 98873, Las Vegas, NV 89193-8873
4962369	+ EDI: CITICORP.COM	Sep 21 2022 22:38:00	Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040
4996047	EDI: Q3G.COM	Sep 21 2022 22:38:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
4962350	EDI: JPMORGANCHASE	Sep 21 2022 22:38:00	Chase Card, Attn: Correspondence Dept, Po Box 15298, Wilmington, DE 19850
4962358	+ Email/Text: PBNCNotifications@perituservices.com	Sep 21 2022 18:32:00	Kohls/Capital One, Kohls Credit, Po Box 3043, Milwaukee, WI 53201-3043
5008212	Email/PDF: resurgentbknotifications@resurgent.com	Sep 21 2022 18:40:25	LVNV Funding, LLC its successors and assigns as, assignee of Citibank USA, N. A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5002807	Email/PDF: resurgentbknotifications@resurgent.com	Sep 21 2022 18:40:25	LVNV Funding, LLC its successors and assigns as, assignee of North Star Capital, Acquisition LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
4993174	+ Email/Text: bankruptcydpt@mcmcg.com	Sep 21 2022 18:32:00	MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
4975349	EDI: AGFINANCE.COM	Sep 21 2022 22:38:00	ONEMAIN, P.O. BOX 3251, EVANSVILLE, IN 47731-3251
4962359	+ EDI: AGFINANCE.COM	Sep 21 2022 22:38:00	OneMain, Attn: Bankruptcy, 601 Nw 2nd St, Evansville, IN 47708-1013
5202733	+ Email/PDF: ebnotices@pnmac.com	Sep 21 2022 18:40:46	PENNYMAC LOAN SERVICES, LLC, P.O. Box 660929, Dallas, TX 75266, PENNYMAC LOAN SERVICES, LLC, P.O. Box 660929, Dallas, TX 75266-0929
5202732	+ Email/PDF: ebnotices@pnmac.com	Sep 21 2022 18:40:36	PENNYMAC LOAN SERVICES, LLC, P.O. Box 660929, Dallas, TX 75266-0929
4977008	EDI: PRA.COM	Sep 21 2022 22:38:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
4962701	+ EDI: RECOVERYCORP.COM	Sep 21 2022 22:38:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5008245	EDI: Q3G.COM	Sep 21 2022 22:38:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
5008804	EDI: Q3G.COM	Sep 21 2022 22:38:00	Quantum3 Group LLC as agent for, Second Round LP, PO Box 788, Kirkland, WA 98083-0788
4969490	+ Email/Text: enotifications@santanderconsumerusa.com	Sep 21 2022 18:32:00	SANTANDER CONSUMER USA, P.O. Box 560284, Dallas, TX 75356-0284
4962360	+ Email/Text: enotifications@santanderconsumerusa.com	Sep 21 2022 18:32:00	Santander Consumer USA, Po Box 961245, Ft Worth, TX 76161-0244
4962361	+ EDI: CITICORP.COM	Sep 21 2022 22:38:00	Sears/cbna, Po Box 6282, Sioux Falls, SD 57117-6282
4962362	+ EDI: RMSC.COM	Sep 21 2022 22:38:00	Synch Bank/American Eagle, Attn: Bankruptcy, Po Box 965064, Orlando, FL 32896-5064
4962363	+ EDI: RMSC.COM	Sep 21 2022 22:38:00	Synchrony Bank/ JC Penneys, Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001
4962364	+ EDI: RMSC.COM	Sep 21 2022 22:38:00	Synchrony Bank/Amazon, Attn: Bankruptcy, Po

4962365	+ EDI: RMSC.COM	Sep 21 2022 22:38:00	Box 956060, Orlando, FL 32896-0001
4962367	+ EDI: RMSC.COM	Sep 21 2022 22:38:00	Synchrony Bank/Care Credit, Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001
5004134	+ Email/Text: bncmail@w-legal.com	Sep 21 2022 18:32:00	Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
4962368	+ EDI: WTRRNBNK.COM	Sep 21 2022 22:38:00	TD BANK USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
4986016	EDI: AIS.COM	Sep 21 2022 22:38:00	Target, C/O Financial & Retail Svcs, Mailstopn BT POB 9475, Minneapolis, MN 55440-9475
			Verizon, by American InfoSource LP as agent, PO Box 248838, Oklahoma City, OK 73124-8838

TOTAL: 39

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	CAVALRY SPV I, LLC, Bass & Associates, P.C., 3936 E. Ft. Lowell Road, Suite #200, Tucson, AZ 85712-1083
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
4962349	*+	Capital One, Attn: Bankruptcy, Po Box 30253, Salt Lake City, UT 84130-0253
4962347	*+	Capital One, Attn: General Correspondence/Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
4962351	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court; Chase Card, Attn: Correspondence Dept, Po Box 15298, Wilmington, DE 19850
4962366	*+	Synchrony Bank/Care Credit, Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001

TOTAL: 0 Undeliverable, 6 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 23, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 21, 2022 at the address(es) listed below:

Name	Email Address
Ashlee Crane Fogle	on behalf of Creditor Caliber Home Loans INC. afogle@rascrane.com
Bass and Associates PC	on behalf of Creditor CAVALRY SPV I LLC ecf@bass-associates.com
Harry B. Reese	on behalf of Creditor PENNYMAC LOAN SERVICES LLC bankruptcy@powerskirk.com
Jack N Zaharopoulos (Trustee)	TWeef@pamd13trustee.com

James Peter Valecko on behalf of Creditor Caliber Home Loans INC. pitecf@weltman.com, PitEcf@weltman.com
Jerome B Blank on behalf of Creditor Caliber Home Loans INC. pamb@fedphe.com
Jill Manuel-Coughlin on behalf of Creditor PENNYMAC LOAN SERVICES LLC bankruptcy@powerskirk.com
Mario John Hanyon on behalf of Creditor PENNYMAC LOAN SERVICES LLC pamb@fedphe.com, mario.hanyon@brockandscott.com
Marisa Myers Cohen on behalf of Creditor PennyMac Loan Services LLC ecfmail@mwc-law.com
Nicholas G. Platt on behalf of Debtor 2 Brenda Sue Mobley ngp@mooney4law.com plattnr61895@notify.bestcase.com
Nicholas G. Platt on behalf of Debtor 1 David Mark Mobley ngp@mooney4law.com plattnr61895@notify.bestcase.com
Rebecca Ann Solarz on behalf of Creditor PENNYMAC LOAN SERVICES LLC bkgroup@kmllawgroup.com
Thomas Song on behalf of Creditor PENNYMAC LOAN SERVICES LLC tomysong0@gmail.com
United States Trustee ustpregion03.ha.ecf@usdoj.gov

TOTAL: 14

Information to identify the case:		
Debtor 1	<u>David Mark Mobley</u>	
	First Name	Middle Name Last Name
Debtor 2 (Spouse, if filing)	<u>Brenda Sue Mobley</u>	
	First Name	Middle Name Last Name
United States Bankruptcy Court Middle District of Pennsylvania		
Case number:	1:17-bk-03557-HWV	
	Social Security number or ITIN	xxx-xx-8378
	EIN	—-—-—-—
	Social Security number or ITIN	xxx-xx-1681
	EIN	—-—-—-—

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

David Mark Mobley

Brenda Sue Mobley

By the
court:

9/21/22

Henry W. von Eck

Henry W. Van Eck, Chief Bankruptcy
Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

Form 3180W

Chapter 13 Discharge

page 1

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.